

Adding Dependent/Newborn Tips and Process

When adding a dependent to a policy, you are submitting a new application.

Following these tips will help avoid errors and customer service issues.

- Begin by following the script, gathering all information just as you would a new application and clearly establishing not only the exact QLE date, but asking any needed questions to gain clarity for other circumstances besides adding newborn, i.e., marriage, loss of coverage of dependent, etc.
- You will always review APTC with customers because the number of enrolled household members is changing; as well as potential changes in income since the customer's initial enrollment.
- You must replicate the order of enrollees on the current application. For example, if the father is the primary, you must submit the updated application with him as the primary, thus avoiding duplicate applications. **NOTE:** If you are not speaking to the primary applicant, you must follow HIPPA rules to gain consent from the primary before updating an application.
- If a newborn is added, all family members qualify to enroll, and all family members must be enrolled with the newborn. Only exception is if the policy is child-only.
- Doctor frequency, doctors, hospitals and medications all must be asked/reviewed for the family due to adding a new member, and family medical needs may have changed since initial enrollment, including the new dependent.
- Avoid changing plans due to claims processing issues when adding a newborn.
- When enrolling in the same/existing plan, you must ask if the customer needs to review plan details. Customers can decline, but agent cannot skip.
- Ask the customer if they are interested in dental or if the customer has a dental plan. Must add dental to application if currently enrolled in medical and dental to avoid terminating dental plan, and must offer dental for any children under age 19 being added (can be declined).
- If on-exchange, you will update the application adding the dependent and spelling/stating back the data to ensure accuracy and following all required compliance pieces.
- If off-exchange, you are completing a new application that will replace/update the customer's enrollment/policy and following all required compliance pieces.
- On-exchange enrollments take precedence over off-exchange enrollments.
- For newborn and court order, the policy will be back dated to the QLE day, and the premium will be prorated from the QLE date forward for the month. If the customer wants a different start date, this will need to be requested through Member Services (off-exchange) or Marketplace (on-exchange).